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Follow us to get quick updates on special events, current promotions, and more.

3720 Hamilton Boulevard  
Allentown, PA 18103-4503

Phone 610-820-0145

Toll Free 1-800-800-2311

Fax 610-435-5250



Federally  
Insured by  
NCUA

## Costumes, Turkeys and Presents, Oh My!

### Pay for it all with help from our Personal Line of Credit!

Running low on money when you really need it can be a frightening situation. You don't have to mask your fears with LVECU by your side. We have a way to help you get that money with our Personal Line of Credit.

Similar to a credit card, a Personal Line of Credit is an available source of funds when you need them, but you don't need a plastic card to access them. Simply transfer the funds to your LVECU Checking Account as needed\*.

- Borrow from \$500.00 to \$10,000
- Great low variable rate
- Fast, free online loan application

Apply for your Personal Line of Credit today, and be ready the next time that need for a little extra money creeps up on you.

\*Personal line of credit (PLOC) has a variable rate. PLOC Rate = Prime + 7% (Changes monthly). Share draft (Checking) account required. PLOC will prevent a check from bouncing or being returned unpaid only to the extent your PLOC is unused and available for this purpose. Not all applicants will qualify. Late fees may apply.



## International Credit Union Day: Empower Your Financial Future with a Credit Union™

Join LVECU On Thursday, October 20 as we celebrate the 72nd anniversary of International Credit Union Day. Visit either LVECU location to receive a **FREE 24-Hour Power Bank!** \*Limit one per member, while supplies last.

International Credit Union Day exists to raise awareness of and celebrate what makes credit unions unique. It's a day to reflect on the credit union movement's history, promote its achievements, recognize credit unions' hard work and share member experiences.

### Kids Can Celebrate ICU Day Too

This year, we're inviting kids to help us celebrate ICU Day with a coloring contest. The contest will run from October 1 - 24 for the following age groups: 5 through 6, 7 through 9 and 10 through 12. One winner will be chosen from each age group to receive 20 Kirby dollars. All decisions are final.

#### How can your child participate?

**Step 1:** Download the coloring page here or pick one up at one of our branches.

**Step 2:** Color your page (You MUST print your Full Name and Age on the back).

**Step 3:** Return your completed coloring page by October 24, 2022 either in person at one of our offices or by mail to Attn: Marketing, 3720 Hamilton Boulevard, Allentown, PA 180103-0145.

**EMPOWER**  
YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION™

# Contact Us

## Main Office

3720 Hamilton Boulevard  
Allentown, PA 18103-4503  
610-820-0145  
Toll Free: 1-800-800-2311  
Fax: 610-435-5250

## Schnecksville Branch

4031 Independence Drive  
Schnecksville, PA 18078-2574  
610-820-0145  
Fax: 610-799-2109

## Hours

Monday	9:00 am - 5:00 pm
Tuesday	9:00 am - 5:00 pm
Wednesday	9:00 am - 5:00 pm
Thursday	9:00 am - 6:00 pm
Friday	9:00 am - 5:00 pm
Saturday	9:00 am - 12 pm

(Allentown Office:  
Drive-thru & Call Center)

## ART (Audio Response Teller)

610-820-0292  
1-888-278-3100 (Toll Free)

## VISA® Credit Card

Account Information  
1-800-433-0505  
or [www.EZCardinfo.com](http://www.EZCardinfo.com)

## Report Lost/Stolen Card

During regular LVECU Business Hours  
610-820-0145, ext. 503  
Toll Free  
1-800-433-0505  
After Regular Business Hours  
1-833-311-0082

## VISA® Check Card

Report Lost/Stolen Card  
During regular LVECU Business Hours  
610-820-0145, Toll Free 1-800-800-2311  
1-800-554-8969

## After Regular Business Hours

ART: 610-820-0292  
1-800-554-8969

# Board Members

William Ayers, *President*  
Gary Fedorcha, *Vice President*  
Eugenia Emert, *Secretary/Treasurer*  
Daniel Y. Joseph  
Sherri Molitoris  
Dennis Nemes  
Gary E. Phillips  
Ryan VanNorman  
Daniel Weaver

# NEW! Introducing The Fraud Prevention Hub

Stay Alert. Stay Informed. Stay Protected Against Fraud.

LVECU believes in the power of education. We created the Fraud Prevention Hub to provide you the information you need to protect yourself from the latest scams, schemes and identity theft threats! We encourage you to visit and use the educational resources found on the hub. Check the hub monthly for articles and videos on the highlighted "Scam of the Month".

[Visit the hub now!](#)

## LVECU Is Spreading Joy To Our Members This Holiday Season!

### 2022 LVECU Holiday Open House

Join us on Thursday, December 15 for our annual LVECU Holiday Open House. Visit either office to receive a **FREE Hot Cocoa Bomb!**\*

\*Limit one per member while supplies last.

**Enter to win 1 of 4 \$100.00 VISA Gift Cards!\*** Visit one of our offices and complete an entry form, or send a 3x5 card with your name, address and phone number to: LVECU, Attn: Marketing, 3720 Hamilton Blvd, Allentown, PA 18103.

\*Must be post marked by December 15, 2022. No purchase necessary. LVECU employees, board members, volunteers, and their immediate family members not eligible for drawing.

## Please Help Us Give Back To The Community

LVECU will be collecting new, unwrapped toys in both offices this holiday season to support Toys for Tots. Please bring your donations to either one of our locations by December 2nd. Thank you for helping us make the holidays brighter for local Children.

"The holiday season is a perfect time to reflect on our blessings and seek out ways to make life better for those around us."

- Terri Marshall



## Board of Directors Election 2023... Your Chance to Make a Difference

Election for the 2023 Board of Directors is coming soon. Make sure you vote for the credit union leaders who will work for you. If you are interested in running for election, you must be a member in good standing and submit a letter of introduction (100 words or less) to: Nomination Committee, c/o LVECU, 3720 Hamilton Blvd., Allentown PA 18103. The deadline for receiving nominations is November 30, 2022. Ballots and biographies will be mailed (if necessary) to all members ages 18 and over after the close of nominations.

By resolution of the Board of Directors, incumbent directors will be automatically re-nominated, provided they wish to run. The Nominating Committee may nominate one additional person for each position. Anyone not nominated by the committee may have his/her name added to the ballot by submitting a nominating petition with the signatures of 25 LVECU members. Petitions are available upon request. Nominees must be members in good standing as defined by the credit union bylaws.

# 2023 Desk/Wall Calendars Available after Thanksgiving!



## Kirby Kangaroo & Claim Your Youth Summer Reading Program & More

This year's Summer Reading Program was a tremendous success. **We had 52 Kirby and CYY members participate in the program this year by reading 54,718 pages and 318 books.** Great work by all our young members!

Also, **congratulations to credit union member Ava Carpineto**, our 3rd quarter Claim Your Youth drawing winner. Ava received a \$100 deposit. If you are ages 13-17 and would like to participate in future drawings, stop by either of the credit union offices to enter.

## 2023-2024 Scholarships

In continuation of our longstanding tradition, LVECU will award ten \$1,000 scholarships to credit union members who will be full-time undergraduate students during **the upcoming 2023-2024 school year**. Applications will be available **November 1, 2022** on our website.



## Creative Ways to Save Money this Holiday Season

The holiday season is said to be the most wonderful time of year. That's not always true if the unwanted guest of financial stress shows up. Here are some tips to help you minimize financial stress and really enjoy the holidays this year.

### Choose experiences over gifts.

A shared experience can bring just as much joy and make just as many memories as a present opened. It can be as simple as a fun day trip to a Christmas town or even just driving around as a family looking at lights with hot cocoa. Use an experience to replace some of the gift giving.

### Set gift expectations early

Have a conversation early on with your partner, spouse, children, extended family and friends about the amount of presents and type of presents to expect. Be honest about your desire to stay within a specific budget. Consider drawing names with extended family and friends, so you're only buying one gift instead of one for everyone in the family.

### Host a Potluck

If it's your turn to host Thanksgiving dinner, a potluck is a great way to gather a lot of food without breaking the bank. Maybe you provide the meat and dessert, and your guests bring a side dish. Just be specific so you don't end up with five green bean casseroles.

### Serve together instead of giving gifts

Some of us don't really need presents. Consider volunteering together as a group instead of giving gifts, and help people who can really use a hand this holiday season.

# Upcoming Holiday Closings

**Monday, October 10th**  
CLOSED Columbus Day

**Friday, November 11th**  
CLOSED Veterans' Day

**Thursday, November 24th**  
CLOSED Thanksgiving Day

**Monday, December 26th**  
CLOSED Christmas Day Observed

**Monday, January 2nd**  
CLOSED New Year's Day Observed

Please mark your calendars and remember that ART, Mobile Banking, e-Tran Online Banking and Bill Pay are available when the credit union offices are closed.

# Giving Back

## ASD Homeless Children's Item of the Month

Through the month of December join us in decorating our **Christmas tree** by donating new winter hats, scarves, gloves, etc.

### OCTOBER

#### Toiletries

- Deodorant
- Powder
- Lotion
- Etc.

### NOVEMBER & DECEMBER

#### Winter Gear

- Hats
- Gloves
- Scarves
- Etc.



# Visa Gift Cards Make Great Gifts!

- Use wherever Visa is accepted
  - Cards are issued instantly
  - \$2.50 fee when purchasing card
  - Funded for amounts from \$10 to \$1,000
  - Some restrictions apply
- [Learn more today!](#)



# Protect your debit card with an app on your phone

Take control of spending and fraudulent activity on your LVECU debit card. CardValet is a free app that lets you:

- Submit a travel notice
- Turn your debit card ON/OFF
- Control purchases by dollar limits, merchant categories and geographic locations
- Get alerts when your debit card is used, approved or exceeds your set transaction controls.
- Stay aware of potential fraud with alerts on attempted and declined transactions
- Get real-time balances for your accounts
- Control family spending on sites where your debit card is saved

Download the app here, and control your card with ease:

